PRICES SAGGED J IN HEAVY MARKET

Substantial Interests Abstained Almost Completely From Par-"ticipation in Dealings."

THE RATE QUESTION UP AGAIN.

Wall Street Figuring on Latest Utterances of President and Secretary of War.

(By Associated Press.)

NEW YORK, May 10.—Prices reversed the movement of yesterday and sagged in a heavy market. The only significance which can be attached to the movement was the almost total abstention from the dealings of any real holders of stocks or any real seekers for stocks. The inability of the room traders to get prices far away from a given level is the unfalling sign of the quiescence of all substantial interests in the market, whose operations form the basis for the only successful campaign by the purely professional element. Liquidation seems to be completed and the supply of stocks in the market is exceedingly small. The initiative came from London again, where the outcome of the settlement is awaited with some renewed apprehension, which was shown by the renewal of light liquidation there for American securities. In the current discussion about the Stock Exchange most stress was laid, on the revived discussion by the President and Secretary of War of the railroad rate regulation measures, indicating the unchanged importance attached to this question by the Administration. Money was extremely easy, but sterling exchange was strong, and the small demand in the local money market would not bermit an outgo of gold. Reading was helped by the reports from the extreme decline which were not wide in themselves, but the closing was easy.

The total sales of stocks amounted to 530,000 shares.

MONEY AND EXCHANGE—CLOSE:
Money on call easier at 2021-2 per cent.;
closing bid, 2 per cent.; offered at 21-4
per cent.; time money slightly easier;
sixty days and ninety days, 31-4 per cent.;
six months, 31-2 per cent.; prime mercantile paper, 33-44-1-2 per cent. Sterling
exchange strong with actual business in
hankers' bills at 34-80.90 for demand and
at \$4.81.50 for sixty day bills posted rates,
44.85 1-2 and \$4.87 1-2; commercial bills,
48.84 3-8. Bar sliver, 57-1-2; Mexican doilars, 44-1-2.

| RICHMOND STOCK MARKET | Translation of the |
|---|--------------------|
| | |
| Richmond, Va., May 10, 1 Richmond City 4s-200 at 4½ per cent, 1 | 2 %. |
| Richmond City 4s-200 at 4½ per cent, t | 28518; |
| 1,100 at 4½ per cent. pasis. | 1000 |
| om ton or or or property | sked. |
| | 1000 |
| North Carolina 6s. C. 1919 120 Va. 3s. New. C. and R., 1932 96 Va. Centuries, 2-3, C. and R., 1931 261; | |
| Va. as New, C. and R., 1932 96 | 97 |
| Va , Centuries, 2-3, C. and R., 1931 364 | 97 |
| CITY SECURITIES. | 106 |
| Richmond City 46, R., 1920-1930 Richmond City, 1948 | |
| | RESERVE |
| Atlanta and Char. 1st 78, R., 1907., 105 | |
| A. C. L. R. R. Con. Tr. 4 p. c 102 | 10216 |
| A. C. L. Certificates of Ind. 4 p. c 93 | 10.00 |
| Georgia Pas. 1st 6s. C., 1922 124 Ga., So. and Fia. 1st 5s. 1946 115 | |
| Georgia and Ale Con Se 1945 111 | |
| Georgia and Ala. Con. 58, 1945 | iiit4 |
| N. and W. Ry. 4a, 1996 100 | (*** VIII) |
| N. and W. Ry. Pocahontas 4s 96 | 20.0 |
| Rich, and Meck, 1st 4s, 1948 90 | *** |
| Florida Bouthern, 1946 | |
| Rich, and Meck. 1st 4s, 1948 | 56 |
| RAILROAD STOCKS. Par. Atlanta and Charlotte | THE STREET |
| Atlanta and Charlotte | ••• |
| * Atlantic Coast Line "A"100 153 | |
| Atlantic Coast Line pf:1100 118 Atlantic Coast Line com100 153 Chesapenka and Ohio100 48 | ••• |
| Characterist and Ohio 100 48 | \$ 10 miles |
| Norfolk and Western com100 76 | \$100 mg |
| B F and P. Div. Oblig | 284 |
| R. F. and P. 7 p. c. guar | 声, 中发验 |
| AK AND THUST CO. STOCKS. | 的神迹 |
| Bank of Richmond., | 12614 |
| American National | 126 |
| First Vettone 100 700 | 78 |
| First Nationa | |
| National Bank of Virginia100 120 | 200 |
| Petersburg Savings and Ins 30 70 | 0.00 |
| Union Bank of Richmond50 180 | 200 |
| Virginia Trust Company | 91 |
| Virginia Fire and Marine25 42 | 1 |
| MISTELL ANDOUR | MA 188 |
| VaCar. Chem. pfd., 8 p. c100 1014 | 106 |
| VaCarolina Chemical com100 33 | |
| VaCar. C. Co. Col. Tr. 6 p. c 1915 | |
| | |

BALTIMORE, MD., May 10.—Seaboard Al-ine common, 20 asked; do. preferred—Nothing

COTTON MARKET.

NEW YORK, May 10.—The cotton market was hardly so active as the last two days, but ruled generally firm with final prices showing a fair gain for the day. The opening was firm at an advance of 7610 points in response to higher cables than expected and active covering, he weather map was considered favorable, however, and after working up to a net advance of about 5613 points, rumors that leading buils were taking advantage of one crop, ereated by covering to unload a par, of their holdings, checked the demand and pricts sagged off to within about 4615 points of insections. created by covering to uniond a par of their holdings, checked the demand and pricts sagged off to within about 466 points of last night's finals. On the decline leading store people started buying, there was a recovered to the week in the early afternoon up to a new high set of the the country afternoon up to a new high set of the day or a net advance of about 14618 points. Toward the close there was realizing and prices worked off from the best. The close was steady at a net advance of about 14618 points. Toward the close there was realizing and prices worked off from the best. The close was steady at a net advance of 17614 points. Sales futures estimated at 25,000 bales. Private advices as to the size of the new crop continued conflicting, and spot markets were said to be ateaedly held, although demand was reported light.

Receipts at the ports to-day were 28,402 bales against 22,415 last week and 5,107 last year.

NEW YORK May 10.—The dry goods market is quiet this week, but the absence of actuality is making no impression upon values, against 4,000 last year. To-day's receipts at two Vorients were 7,385 bales against 502 last year.

Control full and the control of the price of

| Cotton futures | opened Open. | | | steady. |
|---|----------------------|------------------------|---------|-------------------|
| May | | 7.73 | 7.04 | 7.60 |
| June | | A Principle | | |
| July | euro e a e | 7.87 | | 7.64 |
| | | 7.72 | | |
| Augus 1 | 0.00 | | 7.63 | 7.67 |
| September | 1.60 | 7.69 | 7.69 | 7.69 |
| October | | 7.82 | 7.72 | 7.75 |
| November | | 经指数约144.60 | | |
| December | 7.84 | 7.90 | 7.80 | 7.85 |
| January | 7.88 | 7.93 | 7.85 | 7.89 |
| February | | | 25.1 | 7.93 |
| March | | 5.02 | 7.98 | 7.97 |
| Spot cotton middling uplan Cotton, quiet; | ds, 8.15; middlin | middling g. 8.15; r | gulf, | 8.40. ipts, 41 |
| bales; gross, 5 Total to-day | at all pt | rts-Net | receipt | 8, 26,403 |
| bales; export t | o Great | Britain | 6,563 b | ales: to |
| the Continent, | 660 bales | to Japa | n, 1.58 | bales: |

moderate business.

NAVAL STORES.

WILMINGTON, N. C., May 10.—SPIRITS
TURPENTINE—Strady at 57%c; receipts, 35
casig. Rosin—Firm at 31.10; receipts, 471 berrels. Tar—Firm at \$1.80; receipts, 85 barrels.
Crude Turpentine—Firm at \$2.5094.00 and 15.50;
receipts, 56 barrels.
SAVANAH, GA., May 10.—TURPENTINE—
Firm at \$80; receipts, 434 casks; sales, 398
casks; shipments, 20; casks. Rosin—Firm; receipts, 964 barrels; sales, 1,404 barrels; shipments, 522 barrels.

CHARLESTON, S. C., May 10.—TURPENTIME AND ROSIN—Nothing doing. stock, 525,733 baise. Consolidated at all ports—Nat receipts, 94,212 bales; export to Great Britain, 76,035 bales; to France, 10,625 bales; to the Continent, 33,528

THOMAS BRANCH &CO

MEMBERS

New York Stock Exchange,

New York Cotton Exchange

PRIVATE WIRES TO PRINCIPAL MARKETS.

Investment Securities

Settlen Manchester Inventor, Hamburg Settlen Josie R. Burt, Alleyn's Point. Schooner Henry L. Peckhan, Hanger, Harge George R. Skolfield, Providence Barge Bnoa Souls, Providence Barge independent, Fall River.

OFFICIAL RANGE AND SALE OF STOCKS IN NEW YORK.

| By | Thor | nas B | ranch 6 | k Co., | Bankers a | nd Brokers | | | | • | |
|---------------|--|--|---|---|---|--|--|--|--|---|---|
| SALES: Open, | High. | Low. | Closing Bid! Ask | ed 8/ | lles: | | Open, | High | Low. | Bld. As | ked |
| A. C. L., com | 8514 8214 8214 8214 107 4914 11314 1108 1108 1108 1108 1108 1118 1118 11 | 84% 8114 34% 102 1184 694 4814 113 164 1167, 11714 4314 204 1184 1194 1194 1194 1194 1194 1194 119 | 18374 18 944 9 8854 9 165 11 1054 11 1054 11 1054 11 1054 11 105 | 44 600 6799 6799 6799 6799 6799 6799 6799 | Missouri Pac National Lee New York C Norfolk and N. Y., Ont, r Northern Pa Pennsylvania People's Gas Pressed Size Pressed Size Republic I r Reading, con Reading, con Reading, 22 Rock Island, Sloss Reading, 24 Rock Island, Sloss Rock Island, Sloss Southern Pa Southern Pa Southern Ra Caboard Air Seaboard Air Seaboard Air Seaboard Air Seaboard Air Seaboard Siate United State | d Tex. pfd. iffic. d com. d com. d com. d com. d com. d com. Western. Mestern. d Car. Chioago). Car. Car. | 96 4514 4614 16214 | 59 607 607 142% 177 186 187 187 187 187 187 187 187 187 | 8514 8514 8514 8514 1417 7674 1417 7674 1518 | 551/2 557/2 46 142 4761/4 4761/4 1341/4 1341/4 1341/4 1341/4 1761/2 | 96 46 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 |

| 1. 1. 1. 1. 1. 1. 1. 1. | Cuba 5s, certificates 100 Denver and Rio Grande 4s 100 Distillers Securities 5s 75% Eris prior lien 4s 101 Eris General 4s 202 Forth Worth and Den City ist (offered) 113 Hocking Valley 4½s 111 Japan 6s, certificates 25% Louisville and Nash Unified 4s 104 Manhattan consol gold 4s 104 Mexican Central 1st Inc, 27 Missouri Kanasa and Texas 2s 1034 Missouri Kanasa and Texas 2ds 25% Missouri Kanasa and Texas 2ds 25% National P. R. of Mexico Con. 4s 104 National P. R. of | Norfolk and wastern Course Oregon Short Line refunding the Pennaylvania conv. 348 |
|--|---|--|
| 11Cago, A. 1. Elki Pac. R. R. Coi. 98 9272 | Northern Pacing saississississississississississississis | The state of the first the property of the state of the s |

..... 104% C., C., C. and St. Louis gen. 4s 102% | Northern Pacific 3s

NEWS GATHERED FROM SOUTHSIDE THE PRODUCE MARKET.

Glass Works Plant Nearly Brilliant Plea Made for Train Ready for Occupancy.

PROGRESS OF SMITH CASE MANY FEATURES

THE PRODUCE MARKET.

NEW YORK, May 10.—FLOUR—Barely steady. Barley—Dull.

Wheat—Spot easy; No. 2 red, 944c. Options closed dul lat 4g/4c, pet decline. May closed at 334c; July, 834c.; Soptember, 834c. Cont.—Spot easy, No. 2, 5c. Options closed dec. on July, but 4c. up on May. May closed at 134c; July, 524c. Oats—Spot etcody; mixed oats, 344(35c.)

Beef—Firm. Cut Meats—Irregular; pickled belifes, 7438c. Lat—Stoady; refined, ulet. Pork—Quiet. Tallow—Quiet. Rosin—Firm. Turpentine—Firm at 514(35c.)

Coffee—Spot Rio, steady; No. 7 involce. S4c.; mild, steady; Cordova, 109/31c. Futures closed steady and unchanged. Sugár—All gradea pounds to-day. Raw, unsettled; fair-refining, 3%c.; centriugal, 99 test, 44c.; molasses sugar, 32c.; refined, easy. Confectioners' A. S.70; mould A. 35.0; cut loaf and orushed, 16.55; powdered, 35.55; granulated, 55.55; cubes, 5.10. Rice—Firm. Molasses—Firm. Butter—Steady and unchanged. Cheese—Firm. Much Business to Come Before City Assembly To-morrow Night,

Manchester Bureau, Times-Dispatch, No. 1102 Hull Street. Progress on the plant of the new glass pletion, and the manager said last night the fires by the first of June. The open-ing of the season will probably be post-poned until later in the year, as the hot season is always taken as a vacaworks, and it is not likely that the regular season will open before September When it does open the full force will be in operation. The salary list will be something like \$20,000 every two weeks.

City Water Works.

The Water Commission has given out the contract to complete the improvements to the water works. The improvements consist of a double set of engines and pumps, so that there need be no fear of a short supply of water, either at a fre or in case of drought.

July 12.60 12.67½ 12.00 12.65

LARD—Per 100 lbs 7.15½ 7.25½ 7.55

Sept. 7.25½ 7.55½ 7.55 7.25½ 7.55

Sept. 1. 7.25½ 7.55½ 7.65 7.25½

SHORT RIBS—Per 100 lbs 7.27½ 7.50

May 7.25½ 7.55½ 7.67½ 7.55½

Sept. 1. 7.55½ 7.55½ 7.67½ 7.55½

Sept. 1. 7.67½ 7.55½ 7.47½ 7.55

Sept. 1. 7.67½ 7.55½ 7.47½ 7.55½

Cash quotalons were as follows: FLOUR—Steady No. 2 reft, 19½g5c. No

Coming Entertainment.

The Olympia Club is arranging for an entertainment to take place at Leader Hall on the 20th instant. The entertainment will be under the management of Prof. Munn, of Richmond, who will put on a vaudeyille bill for the entertainment of the friends of the club.

MR. CLEVELAND ON THE SOUTH

DRY GOODS MARKET.

NEW YORK, May 10.—The dry goods market is quiet this week, but the absence of activity is making in its movement of the control of the co

MARINE INTELLIGENCE.

PORT OF RICHMOND, MAY 10, 1906.
ARRIVED.
Steamer Brandon, Harney, Norfolk, merchandlee and passengers, Old Dominion line.
Stalled.

SAILED.

Steamer Posahonias, Graves, Norfolk and Ismea River landings, merchandise and passengers, Virgins Navisation Company.

Steamer Brandon, Harney, Norfolk, merchandler and passengers, Old Dominion line.

PORT OF WEST POINT, MAY 10, 1906.

Railtimore, Coultrey, Ballimore, passengers and general cares.

Elm City, Haynes, Mattaponi River landings, passengers and general cargo.

Salledo.

Bailimore Courney, Baltimore, passengers and general carpo.

Elm Ciry, Haynes, Mattaponi River landings, sasengers and general cargo.

PORT NEWPORT NEWS, MAY 10, 1906.
ARRIVED
Steamer Manchester Inventor, Galveston, Steamer Dalarno, Mobile,
Schooner General B. S. Greely, Boston,
Barro S. R. Mende, Providence,
Harro Majestic, Providence,
SAILED
Steamer Manchester Inventor, Hamburg.

INTERESTING SESSIONS HELD

ing of the Hands.

TO-DAY

Programme of Third Day Is One of Exceptional Im-

pportance.

ference of Eastern, Public Education interesting than those of the opening day and the attendance, both forenoon and

from 10 A. M. until after 1 P. M., and the other from 8 P. M. until after 10. The early session was attended chiefly The early session was attended chiefly by the teaching profession whereas, in the ovening the laity in large numbers turned out to hear the addresses which made up the programme. Practically all the addresses and all the discussions have been of manual training and industrial instruction in its various phases, and of its relation to the general education problem. Practically all the addresses have been from manuscript, but they all well delivered and bear the warmth of the speaker's and sometimes brief reports of the progress their cities were making in hard work. Among those reporting were Mrs. Woolman, Mrs. J. M. Gitterman, of Washington; Mrs. J. W. Clinton, of Pasaic, N. J.; Mrs. Frances E. Bates, of Providence, R. I.; and Mr.

manual training in the Richmond schools, closed the earlier session in an incressing discussion of the industrial aspect of hand work. The speaker prefaced his address by reminding his hearers that this phase of instruction was an innovation in this city, introduced in 1963 through the agritation of the subject by the Richmond Education Association. It had already taken firm root in the schools, and had developed great popularity and no little interest and skill among the pupils. In the seventh grade, he said, boys were already doing bench work, and the girls basket-making, weaving, etc. An optical demonstration of the success of the experiment was afforded in adjoining rooms, where some fine specimens of the handleraft of the pupils are on view.

A Brilliant Plea.

The Former President Delighted by Her Vast
Strides,

(Special to The Times-Dispatch.)

NORFOLK, VA., May 10.—Former President Grover Cleveland was here to-day on the steam yacht Onelda as the guest of Commodore E. C. Benedict, of New York, who is president of a lumber plant here. Mr. Cleveland said:

"I am surprised and delighted to see the vast strides that are being made in all directions in the South and I look for a continued development of her vast resources. That is not to say," he continued may be are going to take the next place where they are going to take the next place where they are going to take the next boom," and Commodore Benedict, "The region is accessible and full of great resources, if I was a youngster I should not think of going West, but would come to the South."

The Onelda lay in the harbor here the greater part of the day laving come in the Virginia cappes early this morning and sailed away for New York to-night.

MAYOR BAIRD DIAD.

J. Thompson Baird, who has served as mayor of Portsmouth for twenty years, died at his residence in Portsmouth, last night as the result of a stroke of paray, sits from which he had been confined to his bed for several weeks.

A Brilliant Plea.

Dr. Bruce Payne, professor of pedagory at William and Mary College, made a brilliam and an intensely earnest plea for education through handicraft, severely scoring the rigid requirements of the old days, when the clerical idea dominated. He aparacterized as toriure the severe discipline which required children to sit for five hours per day spechless and almost motionies. Illia dominated. He day activate the collection of accepted demand and almost motionies. Illia of the severe discipline which required the base revered discipline which required the base severed liscipline which required the base severed liscipline which requirements of the severe discipline which requirements of the severe discipline which requirements of the south of the severe discipline which requirements of the severe designation as the collect

FINANCIAL.

UNION BANK OF RICHMOND,

Your money is never absolutely safe unless deposited in good,

Capital and Surplus,

WE WANT YOUR ACCOUNT.
Interest allowed on deposits of one dollar and upwards.

Loans negotiated. President, J. B. BEASLEY. Cashier, W. R. MASSIE.

BANK OF COMMERCE AND TRUSTS

BANK OF COMMERCE. THE CHURCH HILL BANK

25th and Broad Street Gapital, \$200,000.00

SOLICITS YOUR ACCOUNT.

Business and Printed Appet of Solicited by StateBank of Virginia IIII E. Main St., Richmond, Va

We Can Furnish You A Draft or Letter of Credit n any city of importance in the world, ur Foreign Exchange Department cets the wants of all classes. FIRST NATIONAL BANK.

United Copper Company Dividend No. 6.

05. Books close at 3 P. M., May 2, 1906, and open at 3 P. M., May 15, 1905.

Arthur P. Heinze.

31 Nassau Street, New York. April 25, 1905.

cessive steps in the problem of its construction, how the boys solved that problem and how thoroughly their enthusiasm was aroused. With the same skill with which he enlisted the fficers and secured results from the children. Mr. Balley carried his audience with him and greatly interested them. He wils given an ovation when he concluded.

To-day's Programme.

an ovation when he concluded.

To-day's Programme, which, it will be noted, is to be carried out at the half of the Young Men's Christian Association, both morning and evening, is herewith given:

10 A. M.—'Day Nurseries as a Means to Education.' Mrs. Arthur M. Dodge, president Federation of Day Nurseries.

Reports of delegates on the 'Medical Inspection in the Public School' of their respective communities; discussion opened by Dr. Moses D. Hoge, Richmond. 'Household Science in the Public Schools,' Miss Ruth Mintzer, teacher of cockery, public schools, Baltimore, Md.; discussion opened by Mrs. Taicott Williams, Philadelphia, Pa.; Fyening Session.

At 8 P. M.—Round Table—'Design and Applied Design in the Manual Arts and Crafts.' Dr. Taicott Williams, Philadelphia, Pa.; Mrs. Sanford, Bissell, New York city; Mr. Henry Turner Bailey, North Scituste, Mass.

Pichmonders in New York

Richmonders in New York. (Special to The Times Dispatch.)
NEW YORK, May 10.—Fifth Avenue—
W. Gordon, P. J. Herrers, L. G. Feris. Broadway Central—F. O. Gardner.

been of manual training and industrial instruction in its various phases, and of its relation to the general education problem. Practically all the addresses have been from manuscript, but they all well delivered and bear the warmth of the speaker's and sometimes brief reports of the progress their cities were making in hard work. Among those reporting, were Mrs. Woolman, Mrs. J. M. Gitterman, of Washington; Mrs. J. W. Clinton, of Pasaic, N. J.; Mrs. Frances E. Bates, of Providence, R. 'I.; and Mr. George I, Aiden, of Worcester, Mass. All these addresses were descriptive of the beginnings in hard work, the difficulties encountered and overcome and what had been achieved by the pupils,

Mr. Julian A. Burruss, director of manual training in the Richmond schools, closed the earlier session in an interesting discussion of the industrial aspect of hand work. The speaker prefaced his address by reminding his hearers that this phase of instruction was an innovation in this city, introduced in 1903 through the agitation of the subject by the Dishermed Education Association.

REDUCED RATES VIA ATLANTIC COAST LINE RAILROAD TO SA.
VANNAH, GA., MAY 16-23, 1905.
Account of meeting of the Travelers' Protective Association of America, Savannah, Ga., May 16 to 23, 1905, the Atlantic Coast Line will sell tickets to Savannah, Ga., at rate of one fare plus 25 cents for the round trip, tickets one sale May 13th and 14th, with final limit May 26th. The Atlantic Coast Line operates two fast through trains daily between Richmond and Savannah, with Pullman and Dining Car service.
For further information apply to agents of the company, Richmond Transfer Co., or

C. S. CAMPBELL, D. P. A., 888 E. Main St., Richmond, Va.

THE FAVORITE ROUTE TO BALT MORE, THE NORTH AND THE EAST. York River Line. Leave Richmond daily except Sunday 4:20 P. M.; arrive Baltimore 8:00 A. M., connecting with trains for Philadelphia, New York and all points north and cast. Low rate excursion tickets now on sale daily.

C. W. WESTBURY.

D. P. A., 920 East Main Street, Richmond, Va.

TO BAVANNAH, GA., AND RETURN, One fare, plus twenty-five cents, for the round trip from all points, via Southern Railway. Tickets on sale May 14th and 15th. Return limit May 28th. Quick and convenient schedules through the Picdmont Section and the Cotton Mill Belt. Unsurpassed dining our service.

C. W. WESTBURY.

D. P. A., 220 E. Main Street, Richmond, Va.

YORK RIVER SCHEDULE FOR THIS WEEK.

On account of the finiure to some of the machinery on one of the York liver Lime steamers, sailing for the piesent week will be as follows: From West Point, Mondays, Wednesdays and Fridays, connection leaving Richmond 4:20 P. M. From Baltimore Tuesdays, Thursdays and Saturdays and Saturdays and Saturdays and Saturdays, 5:00 P. M.

C. W. WESTBURY, D. P. A. C. W. WESTBURY, D. P. A. A. C. W. WESTBURY, D. P. A. A. A. C. Wharf, Rocketts, Wharf, Rocketts, Soliciting Agent, Vs. Nav. Co.'s Wharf, Rocketts, Soliciting Agent, Vs. Nav. Co.'s Wharf, Rocketts, Soliciting and Soliciting Agent, Vs. Nav. Co.'s Wharf, Rocketts, Soliciting Co. Rev. and Soliciting Agent, Vs. Nav. Co.'s Wharf, Rocketts, Soliciting Co. Rev. and Soliciting Co. Rev. a

THE SAVINGS BANK OF RICHMOND.

THE INSTITUTION FOR THE PEOPLE.

PROMPT. LIBERAL AND COURTEOUS TREATMENT TO ALL.
Deposits in sums of ONE DOLLAR
and upwards received and interest
allowed. Loans made on real estate.
Negotiable paper discounted.
R. A. PATTERSON, President,
JAMES M. HALL, Cashier.
Directors—George I. Christian, N. D.
Hargrove, P. Whitlock, H. Theoders
Ellyson, W. H. Zimmermann, B. Alcop,
F. Sitterding, H. Seldon Taylor, O. O.
Owens, John W. Gordon, G. G. Valentine, R. F. Patterson.

BRANCH, CABELL & CO.,

1111 East Main Street.

Having been appointed by MESSRS.

E. D. SHEPARD A CO., OF NEW
YORK, AS THEIR SOLE AGENTS
IN VIRGINIA, we offer for sale a limited amount of
RICHMOND CITY
4 PER CENT. BONDS.

DUE 1938, AT 108%,
and accrued interest, at which price they will return on the investment 3.65 per cent. Interest, a return that compares very favorably with the VIR-GINIA STATE CENTURY 3 PER
CENT. BONDS. CENT. BONDS.
We reserve the right to advance price without notice.
'PHONES 43 AND 428.

CITY BANK OF RICHMOND, VA.

Capital and Surplus - \$500,000

Would be pleased to receive the ac-Interest allowed on deposits in Sav-

ings Department.
WILLIAM H. PALMER, President.
E. B. ADDISON, Vice-President.

J. W. SINTON, Cashier

BANK OF RICHMOND. Corner Main and Tenth Streets, Capital, Surplus and Profits, \$1,150,00

Interest at 3 per cent, paid in Savings Department, compounded

Lancaster & Lucke. BANKERS AND BROKERS

RICHMOND, VA. TICKER IN OFFICE, GIVING NEW YORK QUOTATIONS.

Get Terms and Rates From The American National Bank.

They may be able to save you some expense in the collecting of your outof-town business. of-town business.

THEIR FACILITIES ARE UNSURPASSED.

ULD DOWINION U STEAMSHIP COMPANY

Night Line For Norfolk.

FOR NEW YORK.

Via Night Line Steamers (except Saturday) making connection in Norfolk with Main Line Ship following day at 7 P. M. also Norfolk & Western Ry. at 9 A. M. and 8 P. M. and Chesapeake & Ohlo Ry. at 9 A. M. and 4 P. M. making connection dally (except Sunday) at Norfolk with Main Line Ships sailing at a P. M. F. CHALKLEY, Chy Ticket Agent, 808 E. Main St. J. F. MAYER, Agent, Steamer Wharf, H. B. WALKER, V. P. and T. M., Now York, N. Y.

IRGINIA, NAVIGATION CO
JAMES RIVER DAY LINE,
STEAMER PO CO AHONTAS
leaves MONDAY, WEDNESDAY
AND FRIDAY at 7 A. M. for
Norfolk, Portemouth, Old Point,
Newport News, Claremont and
James River landings, and connecting at Old Point for Washington, Baltimore
and the North. State prome reserved for the
night at moderate prices. Electrin car direct
to the wharf: Fara only also and 31 to Norfolk.
Freight receives reversible and 31 to Norfolk.
Freight receives reversible and all points
all points in BVIN WEISIGER, Gentl. Mgr.
E. A. BARBER, Jr., Secretary.



Scenic Route
to the West
2 Hours and 25 Minutes to Nortelk

LEAVE RICHMOND-EASTBOUND.

MAIN LINE—WESTHOUND.

8:20 A. M.—Local—Week Days—To Clitton
Forge.

1:00 P. M.—Daily—With through Puliman for
Clneinnati, Indianapolis and Chicago within
out change. Puliman service for Louisvilla and St. Louis.

5:15 P. M.—Week Days—Local to Gordonsville.

10:45 P. M.—Daily—Limited—With Puliman service for Cincinnati, Louisville, St. Louis
and Chicago.

10:20 A. M. JAMES RIVER LINE.

10:20 A. M. JAMES RIVER LINE.

Lexin—Daily—Expressed Adys to Rossey and
Estion, Va., Clifton Forge and principal and the property of the control of the cont

W. FULLER, W. O. WARTHEN, Gen'i, Pass. Agt. Dist. Pass. Agt. C. E. DOYLE, Gen'i, Manager.

9:06 A. M.—CHICAGO EXPRESS Butter, 9:06 A. M.—CHICAGO EXPRESS Butter, Parinten Programment of Lynchburg and Parlor Car, Petersburg to Lynchburg and Reanoke, Pullinan Sleopers Rosnoke to Columbus, Bluefield to Cincimnati, also state to Columbus, Parlor Carlo 9:30 P. M.—NEW ORLEANS SHORT LINES, Pullman Sleepers Rehmond to Lynchburg and Roanoke, Petersburg to East Radford, Lynchburg to Chattanooga, Memphis and New Orleans, Cafe Dining Car.

1:30 P. M.—ST. LOUIS EXPRESS. Pullman Sleeper Petersburg to Roanoke and Roanoke to Columbus, Dining Car.

Traina arrive from the West 7:42 A. M., 2:06
P. M. and 9:18 P. M.; from Norfolk 11:49 A. M., and 6:50 P. M.
Office No. 838 East Main Street,
W. B. BEVILL, C. H. BOSLEY,
Gen'l, Page, Agt.

ATLANTIC COAST LINE.

PAINS LEAVE RICHMOND DAILY—BYRD-STREET STATION. EFFECTIVE SUNDAY, APRIL 16TH. 9:05 A. M.—A. C. L. Express to all points

SOUTHERN RAILWAY

SCHEDULE IN EFFECT APRIL 5, TRAINS LEAVE RICHMOND. 7:00 A. M.—Dally—Local for Charlotte, 12:30 P. M.—Dally—Limited—Buffet Pull

7:00 A. M. Dully—Least for Charlotte. N. C.
12:30 P. M.—Dally—Limited—Buffet Pullman to
Atlania and Elimingham, New Orleans,
Memphis, Chattanooga and all the South.
5:00 P. M.—Ex. Sunday—Keyeville Local.
11:30 P. M.—Ex. Sunday—Keyeville Local.
11:30 P. M.—Dally—Limited—Pullman ready 9:30
P. M., for all the South.
YORK RIVER LINE.
The favorite route to Baltimore and Eastern
points, Leaves Richmond 4:30 P. M., daily,
except Sunday.
2:30 P. M.—Local—Dally, except Sunday.
4:30 P. M.—Except Sunday—For West Point,
congetting with steamoners of all the Congetting with steamoners of all the Congetting with steamoners of all the Congetting with steamoners of the Congetting with steamoners of the Congetting with the Congetting

SEABOARD

AIR LINE RAILWAY

1-9-1905.

TRAINS LEAVE RICHMOND—DAILY.
10 A. M.—Local—For Norrina and Harplet.
10 P. M.—Seaboard Fast Mail—Savannah, Jacks-wrille, Atlanta and Southwest.
10 P. M.—Seaboard Express—Savannah, Jacks-wrills, Atlanta and Southwest. sonville, Atlanta and Southwest:
TRAINS ARRIVE RICHMOND.

6:35 A. M.—From Florida, Atlanta and South-

west. 4:55 P. M.—From Florida, Atlanta and South-6:50 P. M.—From Local Points.

R. F. & P. Bichmond, Fredericks-burg & Potomac R. B. Frains Leave Richmond-Northward, 41th A. M.-Dally-Byrd St. Through, 6145 A. M.-Dally-Main St. Through, 7125 A. M.-Week Days-Elba, Ashland Ac-commodation.

commodation. 8:40 A. M.-Dally-Byrd St. Through. Local atous. Stell A. M. — Daily — Divided By B. Through.
 Stops. — Week Days—Byrd St. Through.
 P. M. — Week Days—Byrd St. Fredericks—burg Accommodation.
 P. M. — Daily—Main St. Through.
 P. M. — Week Days—Biba. Ashland Accommodation.

commodation.

8:06 P. M.—Daily-Byrd St. Through.
Trains Arrive Richmond—Southward.

6:60 A. M.—Week Days—Elba Ashland Aocommodation.

8:30 A. M.—Week Days—Byrd St. Prodericks-burg Accommodation.

8:35 A. M.—Daily—Byrd St. Through.

11:50 A. M.—Week Days—Byrd St. Through.
Local stops.

11:50 A. M.—Week Days—Byrd St. Through Local stops. 2:14 P. M.—Daily—Main St. Through. 5:43 P. M.—Week Days—Elba, Ashland Ac-commodation. 7:15 P. M.—Daily—Byrd St. Through. 9:00 P. M.—Daily—Byrd St. Through. Local

9:50 P. M.—Daily—Main St. Through.
9:50 P. M.—Daily—Main St. Through.
NOTE—Pulman Steeping or Parlor Cars on all above trains except trains arriving Richmond 11:50 A. M. week days, and local accome modations.
Time of arrivals and departures and connections not guaranteed.
W. D. Dikke, C. W. Cullp, W. P. TAYLOR, Gen'l, Man'r., Ass't, Gen'l, Man'r., Trat. Man.

RICHMOND AND PETERSBURG

ELECTRIC RAILWAY.

Care law conner of Perry and Seventh Street, Alachester, every hour (on the hour) from a hour Petersburg, foot of Sycamore Street, every hour from 6:26 A. M. to 10:35 P. M.; last car 11: midnight, on the connection of the conne

(KSTABLISHED (SM.)